FIRST-TIME HOME *buyer's* GUIDE

COLDWELL BANKER | MOUNTAIN PROPERTIES

Testimonials

“Annie was absolutely amazing throughout my home-buying journey! She caught potential issues before they even became problems and had solutions ready before I even had to worry. Her deep knowledge of the market helped me make informed decisions, and she truly had my best interests at heart. She wasn’t just trying to sell me a house—she was dedicated to finding me the right home. I couldn’t have asked for a better agent, and I highly recommend her to anyone looking for a seamless and stress-free experience!”

-Mary Rolandini

“Immediately from our first phone call, I could tell that Annie had a passion for teaching, and she walked us through the many (confusing for first-time homebuyers) steps to owning our new home! Annie was always available to answer any questions we had and helped us secure a brand new home in Leadville, CO that never hit the market! We truly couldn't have done this without the help of Annie.”

-Dylan Tierny & Laurel Bartalon

“This was our first home purchase, which made me nervous, but we were lucky to work with Annie Markuson. Her advice and coaching throughout the entire process is the reason we are residents today. . . She guided us through the process with patience and expertise as I questioned terminology and steps that didn't always make sense to me. She was available to chat on the phone, email, or text at all times including nights and weekends . . . Without her support I would still be chasing that dream. I highly recommend Annie to anyone who is considering purchasing a home in the mountains of central Colorado.”

-Adam Peppers

Welcome & What to Expect

Buying Process

Purchasing your first home is one of the most significant decisions you will ever make. It is more than a financial investment; it is a commitment to a lifestyle, a community, and a future you are actively choosing to build. The process can feel overwhelming at times, filled with new terminology, important deadlines, and big emotions. But with the right guidance, clear communication, and a trusted advocate by your side, homeownership is not only possible, but deeply rewarding and truly life-changing. This guide is designed to help you move forward with confidence, clarity, and excitement as you take this powerful step into your next chapter.

Partner with a Local Real Estate Agent → Get Pre-Approved → Fine Tune Your Wish List → Find Your New Home → Make an Offer & Negotiate → Under Contract → Complete Due Dilligence Tasks → Prepare to Close → Close on Your Home

Home Buyer Checklist

1. Meet with and Partner with a Local Real Estate Agent

- Learn about the home buying process
- Get local market insight
- Complete home needs vs wants assessment
- Gain access to on and off market properties
- Agree on terms of working relationship
- Get connected with other key professionals

2. Get Pre-Approved

- Decide on a lender
- Understand your buying power & monthly payments
- Understand loan options including any current first-time homebuyer financial assistance programs
- If necessary, set goals to Improve credit & save
- Ask for a pre-approval letter

3. Fine Tune Your Wish List

- Find balance between your comfortable budget, home needs vs wants, and the market in your area
- View a few properties that fit your above criteria with your agent, and fine tune your list of home needs and home wants even further

4. Find Your New Home

- Schedule home tours with your agent
- Decide which homes, if any, meet your needs
- Make a list of pros and cons about each home that is a contender
- Repeat until you have found a home you would like to put an offer in on

5. Make an Offer & Negotiate

- Understand comps for homes of interest and hone in on a fair market price
- Discuss contract strategies with your agent
- Consider upcoming vacations and other potential conflicts when your agent is working to plugin contract dates
- Review AND understand your contract
- Sign shall you agree - then your agent will share it with the Seller's agent.
- Negotiate with the Sellers

6. Under Contract

- Do NOT make any large purchases, open or close any lines of credit, buy a vehicle, etc
- Inform your lender & continue to get them any updated documents they need quickly, throughout the loan process
- Determine what title company will be used
- Pay earnest money
- Order home inspection & any other desired inspections (ie: Radon, Environmental, Well, Septic, Sewer Scope, Roof, Survey, etc)
- Review inspection reports, get additional specialty inspections if needed, and possibly negotiate with Sellers, depending on results
- Shop home insurance

7. Complete Due Diligence Tasks

- Review title work
- Review Seller's disclosures
- Review, research, and approve of all things HOA related (if applicable)
- Troubleshoot any potential under appraisal issues
- Tend to any other misc. due diligence matters

8. Prepare to Close

- Cue-up funds for cash due at closing
- Share your home insurance policy with your lender
- Transfer utilities
- Schedule your move
- Set closing appointment location and time
- Forward your mailing address
- Schedule final walk-through of property
- Transfer funds to title no later than the morning prior to your contracted closing day (2-3 business days in advance is preferred)

9. Close on Your Home!

- Bring your government issued photo ID with you on closing day
- Meet your agent for final walk-through
- Sign paperwork for loan, title, and other closing related items
- Get your keys & a copy of the deed
- CELEBRATE!

How much do I need for a down payment?

It varies, and this is where working with a local lender with experience in our sometimes complicated mountain market really helps. Some loans allow as little as 3 or 5% down.

What other costs should I expect?

Closing Costs are the additional fees that are part of a transaction, but not included in the contracted home's purchase price. Many of these additional costs such as HOA fees, Utility transfer Fees, and Title Fees are negotiated in the contract. Inspection(s), Appraisals, Lending Fees can be expected as costs to Buyers as part of any transaction. There are also several areas of Summit County that add a transfer tax on top of the purchase price each time a property sells. The general 'rule' is closing costs equal about 2-3% the cost of your home purchase. There are many variables and this is just another reason it's good to have an amazing team of seasoned professionals on your side when you are purchasing a home.

What is earnest money?

It's more or less a deposit that shows you are a serious buyer. Your payment can be wired, or you can actually bring a check into the chosen Title Company, if one of our area's Title Companies is the designated company to complete your closing. The Title Company then holds this money during the time you are under contract then applies it to your total cash due at closing.

What if something comes up with inspection or in the due diligence process that I am uncomfortable with, what are my options?

The number of different scenarios are endless. It's important you know that your rights as a Buyer and the dates and deadlines applying to each of those rights are outlined clearly in the contract. If negotiations aren't adhered to and buyer's rights and dates/deadlines are followed it is possible to terminate your contract while receiving your earnest money back, if done correctly. This is another instance where having a seasoned professional by your side to guide you and educate you about your options is clutch.

FIRST-TIME BUYER CONSIDERATIONS

LOCATION

Commuting for work, errands, kids activities, & social activities can add up financially and with time. Really consider all aspects of the radius of your property search before shopping for homes

BUDGETING FOR POST-MOVE ESSENTIALS

Consider the cost of furniture & furnishings, snowblower, shelving & storage, and urgent repair or replacement items discovered during your inspection period. Also budget for future unknowns, and account for any costs associated with moving.

KEYS & ACCESS

It's always recommended Buyers re-key their entire home as well as any out buildings upon closing. Electronic keypads and Smart locks are much more costly than the old fashioned way of doing things.

LONG-TERM PLANNING

How long do you plan on staying? What are your maintinance responsibilities? What is the resale potential?

MOUNTAIN AREA CONSIDERATIONS

INSURANCE

Costs and coverages can vary greatly from one condo complex to the next. What does the HOA insure vs. what is insured by individual owners? There are also variations throughout the county and within each neighborhood.

INTERNET ACCESS / CELL SERVICE

Double check that service that suits your needs is available in the areas where you are home searching.

WATER & SEWER/SEPTIC

Where does your water come from & how do you get rid of your waste?

BE FIRE WISE

Lack of defensible space increases fire risk, therefore can drive up the cost of insurance. Make defensible space and fire safe building materials a priority!

HIGH ALPINE ENVIRONMENT

Living in this environment can increase the cost of daily life quickly. Consider snow removal and if there are additional costs associated. What about snow tires and 4WD or AWD vehicles, plus this environment typically means a shorter lifespan for exterior paint, window, doors, and roofs.

What Makes a Great Realtor®

BUYING YOUR FIRST HOME, ESPECIALLY IN THE MOUNTAINS, IS A BIG DECISION. HAVING THE RIGHT REALTOR® BY YOUR SIDE CAN MAKE ALL THE DIFFERENCE. HERE'S WHAT TO LOOK FOR:

1. Local Market Expertise

A great Realtor® understands the area inside and out. From ski-in/ski-out access to wildfire zones and well water systems. Local knowledge ensures smart decisions and fewer surprises.

"I live, work, and play in Summit County, so I bring firsthand insight to every transaction."

2. Excellent Communicator

Home buying is full of moving parts. You want someone who keeps you in the loop, explains the process clearly, and responds quickly when it matters most.

"I believe in consistent, clear communication. I'm available no matter the time of day and I'll never leave you wondering what's next."

3. Creative Problem Solver

Every deal has its bumps. A great agent stays calm, gets creative, and finds solutions that protect your best interests.

"I don't shy away even from the most difficult problems. I'm here to solve problems and make dreams happen. No mountain is too steep."

4. Advocate, Not a Salesperson

A great Realtor® puts people first. It's not about closing a deal, it's about helping you find a place to thrive and reaching your goals in a manner that is comfortable.

"I don't "sell real estate." I support you in creating your best mountain life."

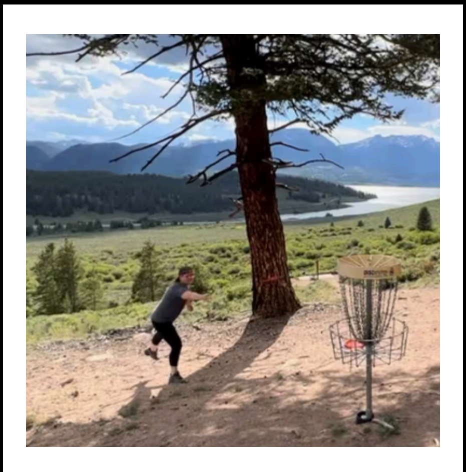
5. Strong Network

From trusted lenders and inspectors to local contractors and title companies, a great agent brings a solid team to the table.

"You don't have to go it alone—I have the resources and connections to make this smooth and successful."

Who Am I?

"Life in the mountains isn't just where I live, it's how I live"



HOME COOK I MOUNTAIN LIFESTYLE EXPERT I DOG MOM STEP MOM
FORMER EDUCATOR I GIRL BOSS
COMMUNITY ADVOCATE I PROPERTY INVESTOR
VOLUNTEER I LOVER OF TRAVEL

I love where I live, and so should you!

CAREER HIGHLIGHTS

REALTOR® *More than a real estate agent. I'm a Realtor® so I am bound by NAR's code of ethics!*

EQUAL HOUSING OPPORTUNITY *I do not discriminate and follow state, local, and national housing laws*

☆ABR *Accredited Buyer Representative Certified!*

INTERNATIONAL DIAMOND SOCIETY *Coldwell Banker International Diamond Society Recipient (top producer)*

RSPS Resort & Second-Home Property Specialist *Resort Area & Second Home Specialist Certified!*

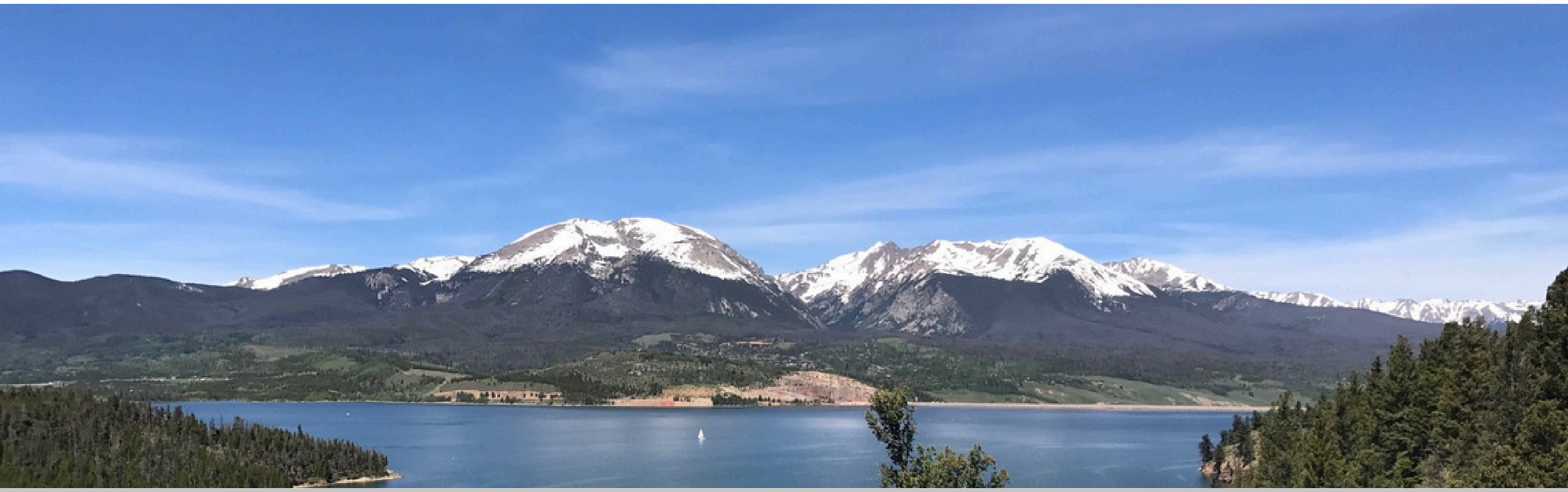
2024 & 2025 best of SUMMIT *Two-Time Nominee & Recipient of Summit's Best Real Estate Agent Award*

Why I Do This

Life as a Realtor® just fits me. My path began due to a slight obsession with 'all things real estate'. My gritty nature and past work and life experiences prepared me for this career. As a former educator and youth program director, I'm versed in working with diverse populations and catering to the unique needs of individuals which is beneficial when representing all clients, from first time home buyers to seasoned real estate investors. It's special, helping people make big life decisions, like selling a home or staking claim to their own piece of paradise right here in the mountains of Colorado.

I support my clients in their unique missions to live their best mountain life. I am focused on my clients and driven by results. The results that drive me are not the traditional passing of keys at closing, but something much deeper. It's watching my clients turn a house into their home while spending time with friends and family making unforgettable memories in our incredible community. It's knowing that my clients are smiling ear to ear as they take fresh powder turns at an area resort or in the backcountry or that feeling of joy they experience when the wind sweeps through their hair as they explore Lake Dillon by boat or bike. It's all about the mountain lifestyle.

I am dedicated to ensuring that my clients have a seamless, enjoyable, and successful journey in all of their real estate transactions. I believe the key to achieving this is through consistent, effective communication. Excellent communication is something I pride myself in offering not only to my clients, but to all parties of a transaction. As a longtime Summit County local with Midwestern roots, I bring a relentless work ethic and a deep sense of integrity to everything I do. I look forward to helping you achieve your homeownership goals!



Let's Connect!

Annie Markuson
Realtor® | Coldwell Banker Mountain Properties
📞 970-368-5553 | 651-373-9118
📧 Annie.Markuson@cbmp.com
🌐 https://AMarkRealEstate.com
📍 Summit County, Colorado & Summit's Surrounding Areas

Wherever you are in your journey, new to the process, or already doing your homework — I'm here to guide you every step of the way!